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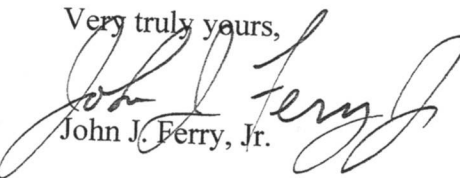
Jefferson Capital Systems, LLC
P.O. Box 7999
St. Cloud, MN 56302-9617

**RE: Proof of Claim #16 filed by Jefferson Capital Systems, LLC in Middle
District, PA, Case No. 21-01101
Debtors Matthew R. Knoche and Jennifer A. Knoche**

Dear Portfolio Recovery Associates Representative:

Pursuant to Federal Bankruptcy Procedure Rule 3001 (c)(3)(B), on behalf of Debtors Matthew R. Knoche and Jennifer A. Knoche I am requesting a copy of the writing(s) upon which you base your claim in the above matter. I am specifically requesting the original signed cardholder agreements between Debtor Jennifer A. Knoche and Synchrony Bank for each claim and the assignments for each claim transferring Debtor's specific account from Synchrony Bank to Jefferson Capital Systems, LLC.

Very truly yours,


John J. Ferry, Jr.

cc: Matthew R. Knoche
Jennifer A. Knoche